

**REMARKS**

Claims 1-3, 6-7, 10-11 and 13-15 have been rejected under 35 USC 103(a) as unpatentable over Mark in view of Kohda. The rejection is respectfully traversed.

The present invention is generally directed to a telecommunications terminal that stores user-specific data (e.g. credit card information) in a memory, having a transmission device connected to the memory and authorized to transmit such stored data. Specifically, the invention includes a transmission device with preconfigured transmission units each having an associated transmission method, and a selection device to select one or more of the preconfigured transmission devices.

The Examiner notes, in paragraph 4, pages 3 and 4, of the Office Action, that Mark discloses the claimed features except for the “transmission device has a plurality of preconfigured transmission units, and a selection device to select one or more preconfigured transmission devices[,]” but that Kohda teaches these features. Applicant’s respectfully disagree that Kohda discloses these features. Kohda discloses selection information 22, including data transmitted from a user terminal 3 to service selecting host 2. The selection information 22 is preconfigured as a plurality of sets of selection information which include data combinations based upon the information in user data sets from various individual users (page 6, paragraph [103]). However, while Kohda may disclose preconfigured data based on user data sets from various individual users, the reference fails to disclose a plurality of preconfigured transmission units, where a selection device selects one or more transmission device, each having an associated transmission method, as required by the claimed invention. That is, Kohda discloses preconfigured data sets, but structural transmission units, each of which are preconfigured and transmit data using a corresponding transmission method. Referring to Figure 2 of Kohda, it is clear that selection information 22 is a single unit which may contain sets of preconfigured data. However, it is equally clear referring to Figure 1 of the instant invention, that there are a plurality of transmission devices 119-127, each of which use a corresponding transmission method.

Claims 4-5, 8-9 and 12 have been rejected under 35 USC 103(a) as unpatentable over Mark in view of Kohda, further in view of Heinonen. The rejection is respectfully traversed for the same reasons presented in the arguments above, and for the following reason. Heinonen also fails to disclose a plurality of preconfigured transmission units, where a selection device selects one or more transmission device, each having an associated transmission method, as required by the claimed invention.

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue. If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

In the event the U.S. Patent and Trademark office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. **449122021700**. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: February 10, 2006

Respectfully submitted,

By 

Kevin R. Spivak

Registration No.: 43,148

MORRISON & FOERSTER LLP

1650 Tysons Blvd, Suite 300

McLean, Virginia 22102

(703) 760-7762